

TERMS AND CONDITIONS GOVERNING THE USE OF 'VIBOR DEBIT CARD'

The card is property of Vibor Bikas Bank at all times. The card is non-transferable.

In case the card is lost/stolen/misplaced, the bank shall be informed immediately. However, the cardholder shall be liable for all charges incurred due to use of such card.

For issuance of a replacement and supplementary card, the cardholder shall be charged with the fee as per bank's rule.

The bank shall debit the Account(s) of the cardholder for all cash withdrawals and charges relating to the services thereby provided. In case of Joint Account(s), all the members shall be jointly and severally responsible for all transaction performed on such card.

The bank reserves the right to seize the card if found to be misused or if found that any information provided by the cardholder to be fake.

The bank reserves the right to terminate any or all of the privileges attached to the card at any time and call upon to surrender the card without giving any reason. Use of the card after such notice of withdrawal of privileges or the termination is fraudulent and the cardholder may be subject to legal action. After such termination, the card must be returned to the bank within 7 days from the receipt of notice.

The cardholder is fully responsible for the card and the PIN issued to him/her and for any transactions made by the use of the card whether or not made with his/her knowledge or authority.

The bank reserves the right to limit daily cash withdrawal and denomination that would be dispensed. The bank will not be responsible for non-availability of ATM services, malfunctioning of POS terminals or insufficiency of funds in such machines.

If the cardholder at any time draws amount in excess of credit balance in his account, the bank will be entitled to create an overdraft in his account and the cardholder will have to repay the same on demand with interest as decided by the bank.

The cardholder is responsible for collecting the bills and transaction receipt from the ATM. The bank will not provide any copy of such bills and receipts.

The cardholder shall indemnify and hold the Bank harmless from any losses, damages, cost or expenses incurred and sustained by the bank arising out of cardholder's failure to comply with any of the terms and conditions mentioned herein.

The Bank reserves the right to amend these terms and conditions at any time with prior notice to the cardholder.

I/we agree to abide by all the above mentioned terms and conditions governing the use of VIBOR DEBIT CARD.

Signature _____

Date ____/____/____

PERSON ID				
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Customer ID				
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DEBIT CARD REQUEST

Branch: TRIPURESHWOR

Date: ____/____/____

A/C Name: _____

Link Account No. :

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Name to be embossed: _____
First Name
Middle Name
Last Name

Contact No. : _____ Mobile _____ Email _____

I/We have read and understood the terms and conditions outlined overleaf and agree to abide by them. I/We also, declare that information provided in this application is correct and true to the best of my/our knowledge

(Signature of Principal Applicant)

SUPPLEMENTARY CARD

Name to be embossed: _____
First Name
Middle Name
Last Name

Contact No. : _____ Citizenship No. : _____

Relation to Principle Applicant: Spouse Child Parents Others _____

Photo of Supplementary Applicant

(Signature of Principal Applicant) _____
(Signature of Supplementary Applicant)

FOR BANK'S USE ONLY

Issue recommended _____ Issue approved _____